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Sub	stitute for form 1449A/	PIO		Application Number	09/560,215		
JAI	FORMATIO	N DISCL	OSLIDE	Filing Date	April 28, 2000		
"				First Named Inventor	Levchin		
-	FATEMENT (BY APPL	ICANI	Group Art Unit	3624		
	(Use as many sh	neets as necess	ary)	Examiner Name	Alain L. Bashore		
Z.	1	of	1	Attorney Docket No.	PAY00-001		

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Examiner Initials*	Cite No.1	U.S. Patent D		Name of Patentee or Applicant	Date of Publication of Cited Document	Pages, Columns, Lines Where Relevant Passages or Relevant		
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Examiner Signature	Molle	Date Considered	1-12-03

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁸ Applicant is to place a check mark here if English language Translation is attached.



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